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Analysis of Obstacles and Obstacles to the Use of Digital Money in Society

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ABSTRACT

This research aims to analyze the obstacles and obstacles in the use of digital money in society. The research focus includes network and transaction constraints, administrative costs and transaction deductions, security issues, the level of public trust in digital systems, and assistance and problem handling services. This study uses a descriptive quantitative method with data collection techniques through the distribution of questionnaires to 45 respondents using digital money. Data analysis techniques were carried out using descriptive analysis through tables, percentages, charts, and interval scale scores. The results showed that all aspects of the research were in the agree category, which means that respondents still felt various obstacles in the use of digital money. Administration fees and transaction discounts are the most dominant obstacles with the highest interval score of 180. In addition, security issues such as fraud and account hijacking as well as the level of public trust in digital systems also received a high score of 177. This study concludes that aspects of cost, security, and service quality are still important factors that affect people's comfort and trust in using digital money.

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1. INTRODUCTION

Digital transformation has changed the pattern of people's economic activities, especially in the payment system. The presence of digital money provides a more modern transaction alternative to the use of cash. People can now make payments only through mobile phones by utilizing digital wallet applications, mobile banking, and QRIS. This convenience makes the use of digital money increasingly develop in various daily activities, ranging from the purchase of basic necessities to the payment of public services.

The increase in the use of digital money is inseparable from the development of internet technology and the high use of smartphones in Indonesia. Digital payment systems are considered to be able to speed up the transaction process, reduce the risk of carrying cash, and increase the efficiency of economic activities. Therefore, digital money is an important part of supporting the development of the digital

economy in the modern era. However, behind these various conveniences, the use of digital money still faces a number of obstacles that can affect people's comfort in transactions.

One of the problems that often arise is network and transaction system interference. Unstable internet network conditions can cause transactions to fail, delay, or not be processed properly. In addition, administration fees and balance deductions are also complaints among some users because they are considered to increase the burden in making digital transactions. Another problem that is no less important is security risks, such as online fraud, theft of personal data, and hijacking of user accounts. These problems can reduce the level of public trust in the digital payment system.

Previous research has shown that security factors, service quality, and ease of transactions are important aspects in the use of digital money. Pratama (2021) explained that the sense of security in transactions affects people's interest in using digital payment services. Wijaya and Saputra (2022) also stated that technical obstacles and transaction fees are factors that digital wallet users often complain about. Meanwhile, Mulyani (2019) stated that the quality of assistance services and problem handling has a relationship with the satisfaction of digital system users.

Although research on digital money has been carried out extensively, the results of previous studies still show differences in views on the most dominant factors influencing the use of digital money. Some studies place security as the main factor, while other studies assess transaction costs and service quality to be more influential on user convenience. These differences show that barriers to the use of digital money are still a relevant topic for further research.

This research was conducted to find out the various obstacles and obstacles faced by the public in using digital money. The research focus includes network and transaction constraints, administrative costs and transaction deductions, security issues, the level of public trust in digital systems, and assistance and problem handling services. The research uses a descriptive quantitative method by collecting data through the distribution of questionnaires to digital money users.

The results of the study show that administrative fees and transaction discounts are the most dominant obstacles felt by respondents. In addition, security issues such as fraud and account hijacking are also the main concerns of the public in using digital payment systems. The findings of this study are expected to be evaluation material for service providers and related parties in improving the quality of the digital payment system to make it safer, more comfortable, and more reliable for the public.

2. METHODS

This study uses a quantitative approach with a descriptive method. The quantitative approach is used because the research aims to identify and describe the obstacles and obstacles in the use of digital money based on data obtained from respondents. The descriptive method was chosen so that the research can explain the real conditions experienced by digital money users through data processing in the form of numbers, percentages, and interval scores.

The scope of this research focuses on the obstacles and obstacles in the use of digital money. The research objects include several main aspects, namely network and transaction constraints, administrative fees and transaction deductions, security issues such as fraud and account hijacking, the level of public trust in digital systems, and assistance and problem handling services. This research was conducted to find out how the public perceives the various obstacles that arise in the use of digital payment systems.

The variables in this study consist of the main variables, namely obstacles and obstacles to the use of digital money. The indicators used include network and transaction constraints, administration fees, balance deductions, transaction security, user trust levels, and the quality of assistance services. The operational definition of this study explains that digital money is an electronic-based non-cash payment instrument used through digital applications such as e-wallets, mobile banking, and QRIS. Network constraints are defined as technical glitches in digital transactions, while security issues include the risk of fraud, account hijacking, and suspicious activity in transactions.

This research was conducted on the digital money user community who were the respondents of the study. The population in the study is all digital money users who use digital payment services in their daily activities. The research sample amounted to 45 respondents who were selected using the purposive sampling technique, which is sampling based on certain criteria, such as having used digital money and understanding the digital transaction system.

The main materials and tools used in this study are questionnaires or questionnaires as data collection instruments. The questionnaire was compiled using the Likert scale with five categories of answers, namely strongly agree, agree, neutral, disagree, and strongly disagree. In addition, research support tools in the form of computer devices or smartphones are used to help the process of processing and analyzing research data.

The data collection technique was carried out through the distribution of questionnaires to respondents. The data obtained is primary data that comes directly from respondents' answers regarding their experiences and perceptions of the use of digital money. In addition to primary data, this study also uses secondary data in the form of books, journals, articles, and other references related to digital payment systems and the use of electronic money.

The data analysis technique in this study uses quantitative descriptive analysis. The data that has been collected is processed in the form of tables, charts, percentages, and interval scores to facilitate the interpretation of the research results. Respondents' ratings were calculated using an interval scale with the categories of strongly disagree, disagree, neutral, agree, and strongly agree. The results of the analysis are then used to determine the level of obstacles and obstacles that are most dominant in the use of digital money and draw conclusions based on the research data obtained.

3. FINDINGS AND DISCUSSION

This research was conducted to find out the obstacles and obstacles experienced by the community in using digital money. The research data was obtained through the distribution of questionnaires to 45 respondents using digital money. The results of the study were then analyzed using quantitative descriptive methods through tables, percentages, and interval scale scores. The discussion of the results of the research focused on five main aspects, namely network and transaction constraints, administrative costs and transaction deductions, security issues, the level of public trust in digital systems, and assistance and problem handling services.

3.1 Network and Transaction Constraints

The results of the study show that network and transaction constraints are still obstacles in the use of digital money. Based on the results of the interval score, the network and transaction constraints aspects obtained a score of 163 and was in the agree category. This shows that most respondents still experience internet network disruptions, transaction process delays, and transaction failures when using digital payment services.

This condition shows that network quality and system stability have an important influence on user comfort in conducting digital transactions. When the internet network is disrupted, the payment process becomes hampered and can cause users to distrust the digital payment system. The results of this study are in line with the research of Wijaya and Saputra (2022) who stated that technical obstacles and transaction disruptions are one of the main problems in the use of digital wallets.

3.2 Administration Fees and Transaction Deductions

Based on the results of the study, administrative fees and transaction deductions are the most dominant obstacles in the use of digital money. This aspect obtained the highest interval score of 180 in the category of agree. The results show that the majority of respondents object to the existence of additional fees and balance deductions in digital transactions. High administrative costs are considered to reduce the efficiency of using digital money, especially for people who often make small transactions.

This condition shows that the cost factor is still an important consideration in the use of digital payment services. The findings of this study support previous research that stated that transaction fees are one of the factors that affect people's interest in using digital money.

3.3 Security Issues in the Use of Digital Money

Security issues are also a major concern in the use of digital money. Based on the results of the study, the security aspect obtained an interval score of 177 and was in the agree category. Respondents stated that the risk of fraud, account hijacking, and personal data theft is still a threat in the use of digital payment systems.

The high level of concern for security shows that data protection and security of digital systems still need to be improved. Users will feel more comfortable using digital money if the payment system is able to provide security guarantees for their transactions and personal data. The results of this study are in line with the opinion of Pratama (2021) who explained that transaction security has a great influence on people's interest in using digital payment services.

3.4 The Level of Public Trust in Digital Systems

The results of the study showed that the level of public trust in the digital system obtained an interval score of 177 with the category of agree. This shows that most respondents have a fairly good level of trust in the use of digital money, although there are still doubts regarding the security and quality of services available.

Public trust is influenced by user experience, system quality, transaction security, and regulations implemented by digital service providers. If people feel that the digital system is able to provide security and comfort, then the use of digital money will increase. On the other hand, if there are frequent interruptions and cases of fraud, the level of user trust can decrease.

3.5 Help and Troubleshooting Services

The assistance and problem handling services aspect obtained an interval score of 161 and was in the agree category. Although the results show a fairly good assessment, some respondents still give a neutral response to the quality of the assistance services available.

The results of the study show that users expect a faster assistance service, responsiveness, and ability to provide effective solutions when transaction problems occur. Good quality of assistance services can increase user satisfaction and strengthen public trust in digital payment systems. Therefore, service providers need to improve the quality of service so that users feel more comfortable in using digital money.

3.6 Discussion of Research Results

Overall, the results of the study show that all aspects of barriers to the use of digital money are in the category of agree. This means that people still feel various obstacles in the use of digital payment systems. The factor of administrative costs and transaction discounts is the most dominant obstacle, followed by security issues and the level of public trust in digital systems.

The findings of this study show that the success of the use of digital money is not only influenced by the ease of transactions, but also by the quality of the system, security, service fees, and assistance services provided to users. The results of this study reinforce previous research that stated that security and service quality are important factors in improving the convenience of users of digital payment systems.

This research implies that digital service providers need to improve network quality, strengthen transaction security, reduce administrative costs, and improve assistance services to users. With improvements in these various aspects, the use of digital money is expected to be safer, more convenient, and able to increase public trust in the digital payment system.

4. CONCLUSION

Based on the results of the research, it can be concluded that the use of digital money provides convenience in people's transaction activities, but there are still various obstacles and obstacles in its use. These obstacles include network and transaction disruptions, administrative fees and transaction deductions, security issues, the level of public trust in digital systems, and assistance and problem handling services.

The results show that administrative fees and transaction discounts are the most dominant barriers to the use of digital money with the highest interval score of 180. In addition, security issues such as fraud and account hijacking are also the main concern of the public with an interval score of 177. The level of public trust in digital systems obtained a fairly high score, but it was still influenced by security factors, service quality, and user experience in conducting digital transactions.

This research also shows that assistance and problem handling services still need to be improved so that users can get faster and more effective services when experiencing transaction problems. Overall, all aspects of the study were in the agree category, which means that respondents still feel that there are obstacles in the use of digital money.

The findings of this study are expected to be evaluation materials for digital payment service providers and related parties in improving the quality of digital payment systems. Improving transaction security, reducing administrative costs, improving network quality, and improving assistance services are expected to increase public comfort and trust in using digital money. The next research is suggested to use a larger number of respondents and more in-depth analysis methods so that the results of the study can provide a broader picture of the use of digital money in society.

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